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The Ottawa Times City and County Official Paper.

OTTAWA, WEDNESDAY, OCT. 23, 1907.

The Hon. W. P. HOWLAND, C. B., arrived yesterday. He is stopping at the Toronto House.

The following letter, written some days ago, only reached us yesterday, but as it presents a new view of the subject therein discussed, and from the pen of one whose opinion is entitled to consideration, especially when backed up by an argument so logical, we lay it before our readers:

To the Editor of the Ottawa Times: Sir:—With respect to the controversy going on as to the proper designation of members of the House of Commons and the several Legislative Assemblies, it seems to be determined accurately and in sufficient grounds that the former should take M. P. after their names. The Confederation Act styles the Legislature of the Dominion a Parliament, and it is no longer a Provincial Legislature. The local legislatures, in the same Act, styled "Legislatures." Now the members of the popular branch of these bodies are not members of the whole body, but of the one House to which they belong. A member of the House of Commons in England is M. P., not M. C. or M. H. C. Following this analogy should not the designation now be M. P. for "member of the Provincial Legislature," instead of M. L. A.

Your obedient servant, Ben Tate.

There is just one defect, or rather we should say redundancy, in "Red Tape's" conclusion. By strictly following the above analogy the designation of members of the Local Legislatures would simply be "M. L. A."—member of the Legislature—not "M. P. A.," because the term "Provincial" is no part of the title of the body to which they belong. We readily admit that, dispensing with the middle letter, denominated by our correspondents' own argument, the designation he suggests would be strictly correct. "Parliamentary," as he justly says, is the title of the body in which is comprised the three Estates, "Congress" of the body comprising the State and popular representatives, or the whole Legislative power of the Republic, and "Legislature" obviously embraces the like powers in our several Provinces; hence the title M. L.—Member of the Legislature—is logically unimpeachable, though there are reasons why M. L. A. ought still to be preferred. It may fairly be argued that because Members of the Legislative Councils take M. L. C., Members of the Legislative Assemblies ought to take M. L. A., both being equally Members of the same Legislature, where the two Houses exist. This analogy bears more directly upon our local bodies than any drawn from the supreme Legislatures of Britain and the United States, or even from the Legislature of Canada.

The Hamilton Times accepts all the designations, as we formerly gave them, except that of M. P. for the Members of the House of Commons, which it says would lead to confusion with the Members of the Imperial Parliament, and suggests M. C. P.—Member of the Canadian Parliament. Now it is just as obviously wrong to interpolate "Canadian" into this title, as "Provincial" into the other. In fact it is worse, for the latter is a generic term applicable to any one of several divisions of the country, whereas the former would be just as absurd as the introduction of the word "British" (B.) into the title of Members of the Imperial Parliament. The Kingston Whig takes Sir Oranle, and settles the whole case in the following paragraph:—"The proper title or designation of the General and Local Legislatures should be M. P. for Members of the House of Commons, and M. P. P. for Members of the House of Assembly. There is a Local Parliament as well as a General Parliament, the former being composed of the House of Commons and the House of Assembly, and the latter of the House of Commons, the Legislative Council and the Legislative Assembly. The designation of the members of the House of Commons, and Members of the Legislative Council, as before, M. L. C. Let the Leader and the Whig settle away as much as they please, the above will be found the correct thing."

Whether "M. L." may be preferred to "M. L. A." we shall not undertake to say, though we think it will not; but to a certain the Whig will find that M. P. P. is not the "correct thing," by any means, its authoritative dictum to the contrary notwithstanding.

YESTERDAY morning it was announced that the Commercial Bank of Canada had suspended payments. The announcement, though entirely unanticipated, was not without some cause, and the bank, though it had no little embarrassment, in those localities wherein the bank did a large business. This event is deeply to be regretted, not only for the sake of the bank itself, and those directly affected by its suspension, but also because of the injurious effect it is likely to have in shaking public confidence in our monetary institutions. It has been well known for years that the Commercial had made some very unfortunate investments, chief among which was the large advance to the Detroit and Milwaukee Railway; but from the strength of the institution, and the very large business done by it, ranking as it did in regard of the latter, second or third on the list, it was supposed that it would have been able to have recovered itself in time. With a view to ascertain its real position, and to devise means whereby its shares or the market might be restored to something in the neighborhood of par, and its business placed on a firm footing, a committee of experienced financiers was appointed to investigate and report, which report was published last month. The committee appraised the assets of the bank, exclusive of the Detroit and Milwaukee loan, and recommended as a means of placing the bank on a sound footing, the writing off of forty per cent. of the capital. With this reduction of capital account to correspond with the diminished resources of the bank, it was confidently predicted that the institution might still continue its business with mutual advantage to the stockholders and the public.

Unfortunately, however, the failure of Buchanan, Hore & Co., of Hamilton, was understood to have still further compromised the bank, and the suspicion got abroad that its standing was very insecure. Its shares, for a long time below par, sank rapidly, until at the last Montreal quotations, we notice they reached 39 @ 40 per 100. The want of confidence thus manifested by shareholders naturally enough alarmed depositors, and we may safely presume that they too began to withdraw their deposits, and with the loss of public confidence it is needless to add came the necessity for a suspension of business. Whether that suspension will be temporary or permanent, we cannot for the present presume to say.

The following is the return of the Commercial Bank for the month ending September 30th, as published in last Saturday's Gazette:

Table with columns: LIABILITIES, BALANCES, ASSETS. Total: \$1,248,979.

This statement, on the face of it, appears to be one of the most satisfactory, among the whole of the nineteen returns, published by the Auditor, from an equal number of banking institutions doing business in the Province of Ontario and Quebec. In fact the Commercial would be found above, rather than under, the average as to the amount of its assets compared with its liabilities. But when it is remembered that upwards of three millions of its liabilities are due on demand, and the other million and a half (interest bearing deposits) liable to be called for on long or short notice, it will readily be discovered that so soon as public confidence was withdrawn, it had no alternative but to close its doors. The assets present but few items immediately available. The "landed" or "other property" and the "other deposits" of the bank, making together \$776,763, may at once be set aside as unavailable for the present. Of the \$6,975,857 bills discounted a considerable portion doubtless represents overdue and comparatively worthless paper, and it is almost certain that not more than one sixth of it, if as much, could be realized in a month. There remain then but the coin, government securities, notes and balances due from other banks—total of \$1,388,656—to meet the immediate rush for nearly three times that amount which would at once be made upon the bank, the very moment that the public had lost confidence in its ability to carry on business. There might not, however, with such an exhibit to the slightest fear but that the bank will be able to meet its liabilities in full without making any fresh demands upon the Stockholders. Parties holding the notes of the bank should not part with them at a great discount, as they undoubtedly will be paid in full, and we should think from the strength of the institution and the character of a large portion of its assets, that no great delay will take place in winding up its affairs, or at all events in settling with the public.

The Commercial had no agency in this city or neighbourhood, and we believe, the number of its notes in circulation here is comparatively small. In the west, however, about Hamilton and London, its business was very large, and there the disturbance in commercial circles will be correspondingly great.

SUSPENSION OF THE COMMERCIAL BANK OF CANADA. The Directors of the Commercial Bank of Canada deeply regret that owing to the continued drain upon the resources of the bank by the withdrawal of deposits, and their inability to obtain adequate assistance from any source, they have been compelled to determine upon a suspension of specie payments.

The Directors, notwithstanding this untoward event, have every reason to believe that the Bank will be satisfied in full, and a surplus will be available for the shareholders, to which their utmost efforts will be directed.

MONTEAL, 31st October, 1907. The monetary circles during the whole of yesterday were kept in a constant state of excitement by the knowledge that the affairs of the Commercial Bank had arrived at a crisis, which demanded immediate decision and prompt action.

Silently, and quietly, a constant drain upon their deposits had gone on, until external aid, or suspension became the clear issue. Almost all the Banking Authorities, Presidents, &c., had been telegraphed to meet in Montreal. So urgent was the feeling, that they had even had an informal meeting upon Sunday, and yesterday, Monday morning, at nine o'clock, they met in the Board Room of the Commercial Bank of Montreal, and after long and anxious deliberation, they agreed to suspend payments, and to suspend the Bank of Montreal, and Mr. King, its Manager. The conduct of this Manager was most commendable, and it is not to be wondered at, that he was so strongly impressed with the immense importance of the occasion, and the necessity for patient discussion and calm and deliberate action. Mr. King might perhaps have shown a proper appreciation of his own conduct.

The Commercial Bank has been compelled to suspend. Had Mr. D. Davidson, the late manager of the Bank of Montreal, been at the helm, or any other person duly impressed with the great and important issue at stake, the Commercial Bank would have been carried on, and the country saved from a calamity to our commerce greater than perhaps has ever occurred during the present generation. The report of the Auditors, we believe, is entirely reliable; they, after looting off an amount of \$400,000, and after having valued the assets of the bank at \$1,248,979. This report, we are informed, is carefully and safely made, and we trust that even now, should the calamity of suspension, the stockholders and the public will not be severely losers.—Montreal Gazette, Oct. 22.

MADAME GAZZANIGA AT MONTREAL.—The Montreal News of yesterday says: "Last night an appreciative audience, consisting of the elite of our city, assembled in the Theatre Royal to hear one of the most accomplished prima donnas that ever visited Montreal. Madame Gazzaniga's rendering of 'Ah mon fils' from 'Propheta' created a perfect furor, and she was rapturously applauded. She then sang a French comic song with charming effect, proving the great versatility of her genius. In the last act of 'Traviata' she was magnificent, and made us wish to hear her throughout the entire opera. Signor Maccaferri, who is no mean tenor, sang a duetto with Signor Fortuna, with considerable effect. The vocal solo, which he executed with great applause. This evening the programme is attractive, and includes the first act of 'The Gondoliers' and an Act and duetto from 'Lucrucci', with the characters in full costume. We greatly admired the solo and chorus, 'Allegiance we swear,' in which Master Peachey sang the soprano solo. The whole was excellently well done by the vocalists, as well as by the instruments. Master Peachey is a youth of great power of execution in his duple, and is a really good singer; indeed he is extraordinary, and his soprano voice at his age is a very unusual thing. The great excellence of the Prince Consort's Own Band must be set down to the music of the evening, which was excellently well done by the vocalists, as well as by the instruments. Master Peachey is a youth of great power of execution in his duple, and is a really good singer; indeed he is extraordinary, and his soprano voice at his age is a very unusual thing. The great excellence of the Prince Consort's Own Band must be set down to the music of the evening, which was excellently well done by the vocalists, as well as by the instruments. 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